

09474588_CLS1

Most Frequently Occurring Classifications of Patents Returned
From A Search of 09474588 on October 03, 2005

Original Classifications

51 705/14
23 705/10
11 707/6
9 707/102
9 707/3
8 705/26
7 707/10
6 705/27
6 705/7
6 707/101
4 382/100
4 705/35
4 707/103R
4 707/2
3 382/139
3 463/25
3 705/36R
3 800/312
2 187/295
2 370/352
2 379/100.14
2 379/216.01
2 379/265.11
2 379/92.01
2 434/236
2 455/418
2 524/491
2 705/1
2 705/400
2 705/5
2 705/8
2 705/80
2 707/1
2 707/100
2 707/104.1
2 707/9
2 717/178

Cross-Reference Classifications

30 705/10
22 705/14
18 705/26
17 707/104.1
15 707/100
13 707/3
12 235/375
12 705/1
11 707/1
11 707/5
10 705/16
10 705/27
10 707/10
10 707/2
9 235/383
9 705/7
7 235/380
7 707/4
6 235/381

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 2 379/904
 2 379/908
 2 434/362
 2 435/418
 2 455/2.01
 2 463/20
 2 524/481
 2 524/483
 2 524/490
 2 600/301
 2 600/306
 2 700/231
 2 700/236
 2 700/240
 2 701/33
 2 704/270.1
 2 705/38
 2 705/6
 2 705/75
 2 706/47
 2 707/201
 2 709/226
 2 709/230
 2 709/238
 2 715/530
 2 715/767
 2 715/808
 2 718/104
 2 725/9

Combined Classifications

73 705/14
 53 705/10
 26 705/26
 22 707/3
 19 707/104.1
 17 707/10
 17 707/100
 16 705/27
 15 705/7
 15 707/102
 14 705/1
 14 707/2
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 12 707/5
 11 707/101
 10 235/383
 10 705/16
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 7 235/381
 7 707/4
 6 463/25
 6 707/9
 6 709/219
 5 370/352
 5 379/309
 5 379/93.12
 5 382/100
 5 705/20

? show files;ds
File 347:JAPIO Nov 1976-2005/Apr(Updated 050801)
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File 348:EUROPEAN PATENTS 1978-2005/Sep W03
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(c) 1999 The Gale Group
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File 75:TGG Management Contents(R) 86-2005/Sep W4
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Set	Items	Description
S1	6	AU='SAMRA B':AU='SAMRA BABINDER'
S2	2	AU='SAMRA BS'
S3	0	AU='SAMRA BALWINDER'
S4	1	AU='BALWINDER S'
S5	12	AU='SAMRA, B.':AU='SAMRA, B.S.'
S6	1	AU='SAMRA, BAL, 1962-'
S7	0	AU='SAMRA, BALWINDER'
S8	6	AU='NABE O'
S9	0	AU='NABE OUMAR'
S10	4	AU='NABE, O.':AU='NABE, OUMAR, 1940-'
S11	30	S1:S10
S12	8	S11 FROM 347,348,349,350,371
S13	8	IDPAT (sorted in duplicate/non-duplicate order)
S14	7	IDPAT (primary/non-duplicate records only)
S15	22	S11 NOT S12
S16	13	MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROF- ILE? ? OR STATISTICAL() (ANALYSIS OR REPRESENTATION? ?) OR ALG- OR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICA- L()EXPRESSION? ? OR PROJECTION? ?
S17	8	S15 AND S16
S18	8	S17 NOT PY>1999
S19	8	S18 NOT PD=19991230:20051130
S20	5	RD (unique items)
S21	12	S14 OR S20

? show files;ds
 File 347:JAPIO Nov 1976-2005/Apr(Updated 050801)
 (c) 2005 JPO & JAPIO
 File 350:Derwent WPIX 1963-2005/UD,UM &UP=200562
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 File 371:French Patents 1961-2002/BOPI 200209
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Set	Items	Description
S1	1717936	MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL() (ANALYSIS OR REPRESENTATION? ?) OR ALG-OR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICAL()EXPRESSION? ? OR PROJECTION? ?
S2	706670	CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ? OR PROSPECT? ?
S3	427271	RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?) (2N) (ON()TIME OR PROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT?
S4	479070	MARKETING OR (NET OR PRESENT) (2W)VALUE OR PROSPECT()POOL? ? OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE()TRANSFER? ? OR REACTIVAT???
S5	1764	(SUCCESSIVE OR SEQUENTIAL) ()ORDER OR COMBINATION()ANALYSIS OR DEFIN???() (TARGET? ? OR TARGETGROUP? OR FOCUS?)
S6	12714	S1(10N)S2
S7	7	S6(10N) (S3(10N)S4)
S8	0	S5(S)S7
S9	49	S3 AND S4 AND S6
S10	0	S5 AND S9
S11	0	S1 AND S2 AND S3 AND S4 AND S5
S12	340978	IC=G06F-017?
S13	24	S9 AND S12
S14	24	IDPAT (sorted in duplicate/non-duplicate order)
S15	24	IDPAT (primary/non-duplicate records only)

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File 348:EUROPEAN PATENTS 1978-2005/Sep W03

(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2005/UB=20050929,UT=20050922

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Set	Items	Description
S1	902051	MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL()(ANALYSIS OR REPRESENTATION? ?) OR ALGORITHM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICAL()EXPRESSION? ? OR PROJECTION? ?
S2	441628	CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ? OR PROSPECT? ?
S3	506662	RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?)(2N)(ON()TIME OR PROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT?
S4	469288	MARKETING OR (NET OR PRESENT)(2W)VALUE OR PROSPECT()POOL? ? OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE()TRANSFER? ? OR REACTIVAT???
S5	7109	(SUCCESSIVE OR SEQUENTIAL)()ORDER OR COMBINATION()ANALYSIS OR DEFIN???() (TARGET? ? OR TARGETGROUP? OR FOCUS?)
S6	39437	S1(10N)S2
S7	50	S6(10N)(S3(10N)S4)
S8	0	S5(S)S7
S9	17	S1(S)S2(S)S3(S)S4(S)S5
S10	53872	IC=G06F-017?
S11	5	S9 AND S10
S12	35	S6(10N)(S3(7N)S4)
S13	29	S6(7N)(S3(7N)S4)
S14	14	S10 AND S13
S15	31	S9 OR S14
S16	31	IDPAT (sorted in duplicate/non-duplicate order)
S17	31	IDPAT (primary/non-duplicate records only)

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File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
(c) 1998 Inst for Sci Info

File 239:Mathsci 1940-2005/Nov
(c) 2005 American Mathematical Society

Set	Items	Description
S1	11678422	MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL() (ANALYSIS OR REPRESENTATION? ?) OR ALGOR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICAL()EXPRESSION? ? OR PROJECTION? ?
S2	1780605	CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ? OR PROSPECT? ?
S3	2996563	RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?) (2N) (ON()TIME OR PROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT?
S4	2724696	MARKETING OR (NET OR PRESENT) (2W)VALUE OR PROSPECT()POOL? ? OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE()TRANSFER? ? OR REACTIVAT???
S5	2394	(SUCCESSIVE OR SEQUENTIAL) ()ORDER OR COMBINATION()ANALYSIS OR DEFIN???() (TARGET? ? OR TARGETGROUP? OR FOCUS?).
S6	129643	S1(10N)S2
S7	72	S6(10N) (S3(10N)S4)
S8	0	S5(S)S7
S9	0	S5 AND S7
S10	1	S3 AND S4 AND S5 AND S6
S11	4156	S1 AND S2 AND S3 AND S4
S12	2	S5 AND S11
S13	44	S6(7N) (S3(7N)S4)
S14	46	S10 OR S12 OR S13
S15	23	S14 NOT PY>1999

S16	22	S15 NOT PD=19991230:20051130
S17	20	RD (unique items)

17/3,K/7 (Item 1 from file: 256)
DIALOG(R)File 256:TecInfoSource
(c) 2005 Info.Sources Inc. All rts. reserv.

00113971 DOCUMENT TYPE: Review

PRODUCT NAMES: E.piphany E.6 (090247); Renaissance Balanced Scorecard 2.6
(733407)

TITLE: Analysis Does Business: Tools from E.piphany, Gentia provide new...
AUTHOR: Hammond, Mark
SOURCE: PC Week, v16 n5 p52(1) Feb 1, 1999
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20020930

...analyze e-commerce operations. Scheduled for delivery in late 1999 are other modules for tracking **customer** loyalty and **attrition**, **customer** acquisition, and profit/ **loss forecasting**. Renaissance Balanced Scorecard now integrates e-mail marketing services and can send out automatic e...

17/3,K/12 (Item 4 from file: 6)
DIALOG(R)File 6:NTIS
(c) 2005 NTIS, Intl Cpyrght All Rights Res. All rts. reserv.

1558949 NTIS Accession Number: AD-A228 177/2

BETAFACT: A Code for the Statistical Analysis of Algorithms

(Technical rept. 28 Feb 89-28 Feb 90)

Sutherland, S. H.

Aptek, Inc., Colorado Springs, CO.

Corp. Source Codes: 097843000; 396034

Sponsor: Defense Nuclear Agency, Washington, DC.

Report No.: APTEK-A-90-IR; DNA-TR-90-81

Oct 90 107p

Languages: English

Journal Announcement: GRAI9109

Order this product from NTIS by: phone at 1-800-553-NTIS (U.S. customers); (703)605-6000 (other countries); fax at (703)321-8547; and email at orders@ntis.fedworld.gov. NTIS is located at 5285 Port Royal Road, Springfield, VA, 22161, USA.

NTIS Prices: PC A06/MF A01

...Descriptors: Coding; Computer programming; Computer programs; Distribution; Fortran; Hardening; Models; Monte Carlo method; Probability distribution functions; **Response**; Sources; **Statistical analysis**; Subroutines; Test and evaluation; **Uncertainty**; **User needs**

17/3,K/17 (Item 3 from file: 8)
DIALOG(R)File 8:EI Compendex(R)
(c) 2005 Elsevier Eng. Info. Inc. All rts. reserv.

03046836 E.I. Monthly No: EI9104043280

Caryn S. Wesner-Early EIC 3600 03-Oct-05

page 1

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File 148:Gale Group Trade & Industry DB 1976-2005/Oct 03
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File 160:Gale Group PROMT(R) 1972-1989
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Set	Items	Description
S1	9652661	MODEL? ? OR PREDICT??? OR FORECAST??? OR FORETELL? OR PROFILE? ? OR STATISTICAL() (ANALYSIS OR REPRESENTATION? ?) OR ALG-OR?THM? ? OR FORMULA? ? OR LOGIC()STRUCTURE? ? OR MATHEMATICAL()EXPRESSION? ? OR PROJECTION? ?
S2	16642711	CONSUMER? ? OR PATRON? ? OR CUSTOMER? ? OR CLIENT? ? OR USER? ? OR PROSPECT? ?
S3	10517802	RISK? ? OR RISKINESS OR VOLATILIT? OR UNCERTAIN? OR LOSS?? OR (PAY??? OR PAYMENT? ? OR PAID OR REMIT?) (2N) (ON()TIME OR PROMPT?? OR LATE OR TARDY OR "NOT" OR OVERDUE OR OVER()DUE) OR NONPAY? OR DELINQUEN?? OR BANKRUPT?? OR DEFAULT?
S4	12742853	MARKETING OR (NET OR PRESENT) (2W)VALUE OR PROSPECT()POOL? ? OR NET()CONVERSION? ? OR ATTRITION OR RESPONSE OR REVOLVER OR BALANCE()TRANSFER? ? OR REACTIVAT???
S5	5849	(SUCCESSIVE OR SEQUENTIAL) ()ORDER OR COMBINATION()ANALYSIS OR DEFIN???() (TARGET? ? OR TARGETGROUP? OR FOCUS?)
S6	705249	S1(10N)S2
S7	991	S6(10N) (S3(10N)S4)
S8	0	S5(S)S7
S9	0	S5 AND S7
S10	3478	S1(7N)S2(7N)S3(7N)S4
S11	0	S5(S)S10
S12	545361	S1(7N)S2
S13	291	S12(7N) (S3(7N)S4)
S14	110940	S6(10N) (ACCOMPLISH??? OR ACHIEV??? OR FULFIL? OR COMPLET??? OR FORM??? OR SHAP??? OR PRODUCE OR PRODUCING OR PRODUCTION - OR BUILDING OR CONSTRUCTI?? OR SYNTHESI? OR DEVELOP?????)
S15	171	S14(10N) (S3(10N)S4)
S16	66	S14(7N) (S3(7N)S4) ?
S17	38	S16 NOT PY>1999
S18	38	S17 NOT PD=19991230:20051130
S19	27	RD (unique items)

19/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01887530 05-38522

Data mining transformed

Davis, Beth
Informationweek n751 PP: 86-88 Sep 6, 1999
ISSN: 8750-6874 JRNL CODE: IWK
WORD COUNT: 1275

...TEXT: included are such analytical tools as Underwriting Profitability Analysis, for categorizing customers by level of **risk**, and Intelligent Miner for Relationship **Marketing** for creating **customer profiles**. IBM and its Lotus **Development** Corp. subsidiary plan to integrate Intelligent Miner into Domino, so users can, for example, mine...

19/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01749877 04-00868

Decision support systems provide answers

Totty, Patrick
Credit Union Magazine v65n1 PP: 71-72 Jan 1999
ISSN: 0011-1066 JRNL CODE: CUG
WORD COUNT: 789

...ABSTRACT: Web pages aimed at specific quadrants. Some credit unions use decision support systems to offer **customers** a "next best" product. Decision support systems include **predictive** software. Equifax has **developed** software that **predicts consumers'** future behavior, including probable **risk**, **response**, and profitability. Some decision support systems are purely a service. Membership Marketing Support Services offers

...TEXT: so they can see the effects of certain pricing decisions."

Decision support systems also include **predictive** software. For example, Equifax **develops** and sells software that **predicts consumers'** future behavior, including probable **risk**, **response**, and profitability. **Risk** Score, which is specific to the credit union industry, predicts the likelihood of a member...

19/3,K/4 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01512549 01-63537

Data mining can unearth a competitive edge

Galfond, Glenn
National Underwriter (Property & Casualty/Risk & Benefits Management)
v101n40 PP: 10, 37 Oct 6, 1997
ISSN: 1042-6841 JRNL CODE: NUN
WORD COUNT: 1229

...TEXT: insurance products, and has never filed a major claim.

...TEXT: Risk Credit Scores

Author Affiliation:

James J. Carey is vice president of Neuristics Corp., which **develops risk and marketing models for consumer** lenders. Neuristics is based in Baltimore, Md.

19/3,K/8 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01161575 98-10970

Survival analysis

Li, Shaomin

Marketing Research: A Magazine of Management & Applications v7n4 PP:
16-23 Fall/Winter 1995

ISSN: 1040-8460 JRNL CODE: MRE

WORD COUNT: 3681

...TEXT: the expected tenure for a given customer?

* To identify factors that influence the duration of **customers** ' tenure and build **profiles** of loyal and non-loyal **customers** .

* To **develop** a **model** to help **marketing** managers identify **customers** with high **risks** of switching and thus retain them more effectively.

The data set used for this study...

19/3,K/14 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05293322 Supplier Number: 48059954 (USE FORMAT 7 FOR FULLTEXT)

SRA Unveils Data Mining Solution.

Business Wire, p10200030

Oct 20, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 582

... companies to address large-scale problems such as fraud detection and prevention, cost-effective targeted **marketing** , **risk** analysis, and **prediction** of **consumer** behavior.

"For over ten years, SRA has been **developing** innovative solutions for practical problems facing businesses and government agencies in the fields of intelligent...

19/3,K/18 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01941180 Supplier Number: 42478084

BankAmerica Software Aims to Spot Wobbly Credit Lines

American Banker, p3

Oct 31, 1991

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

BankAmerica is putting software in place for tracking **consumer** credit lines. The new software was **developed** to **forecast** the behavior of **customers** and assist in managing compliance with **risk** -adjusted capital requirements. The software is a **response** to increasing desire among banks to identify eroding credit lines prior to writing off loans...

19/3,K/25 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

05782374 SUPPLIER NUMBER: 11840516 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Neural networks add 'brainpower' to data. (consumer information database management)

Egol, Len

Direct, v4, n2, p17(1)

Feb, 1992

ISSN: 1046-4174

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 425

LINE COUNT: 00036

... industries, including quality control in manufacturing. In marketing applications, however, they can be used to **produce** statistical models that measure **risk**, **forecast response** and sales, **predict** cancellations and renewals, monitor business and **customer** trends, **develop** cross-sell **profiles**, and automate such tasks as processing an insurance application. But your PC needs at least...

19/3,K/26 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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01862343 SUPPLIER NUMBER: 02930977

The Influences of Inherent Risk and Information Acquisition on Consumer Risk Reduction Strategies.

Lantos, G.P.

Journal of the Academy of Marketing Science, v11, p358-381

Fall, 1983

ISSN: 0092-0703

LANGUAGE: ENGLISH

RECORD TYPE: ABSTRACT

...ABSTRACT: of inherent risk and the amount of acquired brand/attribute information available is examined. Five **consumer risk** reduction strategies are tested. A stimulus-organism-**response model** is **developed** to guide the research. The five risk reduction strategies tested are: always buy high priced...